

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Nicole McClemens
Debtor(s)

Case No. 20-01898-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Oct 12, 2020

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2020:

Recip ID	Recipient Name and Address
db	Nicole McClemens, 1801 Clearview St, Scranton, PA 18508-1709
5337688	Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610
5337689	FedLoan Servicing, Attn: Bankruptcy, PO Box 69184, Harrisburg, PA 17106-9184
5337690	+ Geisinger Wyoming Valley, 1000 E Mountain Dr, Wilkes Barre, PA 18711-0001
5337672	Law Office of Anne Marie Howells, 307 W Market St # 1, Scranton, PA 18508-2711
5337671	McClemens Nicole, 1801 Clearview St, Scranton, PA 18508-1709
5337696	Sallie Mae Bank Inc, PO Box 3229, Wilmington, DE 19804-0229
5337676	capital one bank na, PO Box 98873, Las Vegas, NV 89193-8873

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Oct 12 2020 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5337681	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 12 2020 18:39:00	Citizens Bank NA, 480 Jefferson Blvd, Warwick, RI 02886-1359
5337680	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 12 2020 18:39:00	Citizens Bank, Attention: ROP-15B, 1 Citizens Dr, Riverside, RI 02915-3026
5337673	+ Email/Text: cms-bk@cms-collect.com	Oct 12 2020 18:39:00	Capital Management Services, 726 Exchange St. Ste 700, Buffalo, NY 14210-1464
5337674	EDI: CAPITALONE.COM	Oct 12 2020 22:43:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5337675	EDI: CAPITALONE.COM	Oct 12 2020 22:43:00	Capital One Bank USA N, PO Box 30281, Salt Lake City, UT 84130-0281
5337678	EDI: CITICORP.COM	Oct 12 2020 22:43:00	Citibank, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
5337679	EDI: CITICORP.COM	Oct 12 2020 22:43:00	Citicards Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
5337682	EDI: WFNNB.COM	Oct 12 2020 22:43:00	Comenity Capital/Davids Bridal, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
5337683	EDI: WFNNB.COM	Oct 12 2020 22:43:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
5337684	EDI: WFNNB.COM	Oct 12 2020 22:43:00	Comenitycb/boscov, PO Box 182120, Columbus, OH 43218-2120
5337685	EDI: WFNNB.COM	Oct 12 2020 22:43:00	Comenitycb/davidsbride, PO Box 182120, Columbus, OH 43218-2120
5337687	EDI: DISCOVER.COM	Oct 12 2020 22:43:00	Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850-5316
5337686	EDI: DISCOVER.COM		

		Oct 12 2020 22:43:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
5337691	EDI: JPMORGANCHASE		
		Oct 12 2020 22:43:00	Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
5337695	EDI: JPMORGANCHASE		
		Oct 12 2020 22:43:00	Prime, PO Box 15123, Wilmington, DE 19850-5123
5337677	EDI: JPMORGANCHASE		
		Oct 12 2020 22:43:00	Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298
5337693	Email/Text: mmrgbk@miramedrg.com		
		Oct 12 2020 18:39:00	Miramedrg, 360 E 22nd St, Lombard, IL 60148-4924
5337694	EDI: NAVIENTFKASMSERV.COM		
		Oct 12 2020 22:43:00	Navient, Attn: Bankruptcy, PO Box 9640, Wilkes Barre, PA 18773-9640
5337698	EDI: RMSC.COM		
		Oct 12 2020 22:48:00	Syncb/Amer Eagle DC, PO Box 965005, Orlando, FL 32896-5005
5337697	EDI: RMSC.COM		
		Oct 12 2020 22:48:00	Syncb/amazon, PO Box 965015, Orlando, FL 32896-5015
5337699	EDI: RMSC.COM		
		Oct 12 2020 22:48:00	Syncb/jcp, PO Box 965007, Orlando, FL 32896-5007
5337933	+ EDI: RMSC.COM		
		Oct 12 2020 22:48:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5337700	EDI: RMSC.COM		
		Oct 12 2020 22:48:00	Synchrony Bank/ Jc Penneys, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32801-5060
5337701	EDI: RMSC.COM		
		Oct 12 2020 22:48:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5337702	EDI: RMSC.COM		
		Oct 12 2020 22:48:00	Synchrony Bank/American Eagle, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
5337703	EDI: TFSR.COM		
		Oct 12 2020 22:43:00	Toyota Financial Services, Atty: Bankruptcy Dept, PO Box 8026, Cedar Rapids, IA 52408-8026
5337704	EDI: TFSR.COM		
		Oct 12 2020 22:43:00	Toyota Motor Credit, 4 Gatehall Dr, Parsippany, NJ 07054-4518
5337692	Email/Text: mmrgbk@miramedrg.com		
		Oct 12 2020 18:39:00	miramed Revenue Group, 360 E 22nd St, Lombard, IL 60148-4924
TOTAL: 29			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2020 at the address(es) listed below:

Name	Email Address
Anne Marie Howells	on behalf of Debtor 1 Nicole McClemens Client@howellslaw.com G20521@notify.cincompass.com
James Warmbrodt	on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com
John J Martin (Trustee)	pa36@ecfbis.com trustee martin@martin-law.net
United States Trustee	ustpre region03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1

Nicole McClemens

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8783

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court Middle District of Pennsylvania

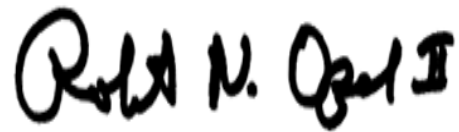
Case number: 5:20-bk-01898-RNO

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nicole McClemens

10/12/20**By the
court:**Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: AutoDocketer, Deputy Clerk**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.